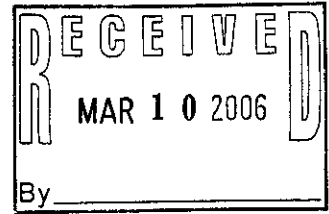




March 10, 2006



Robert E. Feldman
Executive Secretary
Attn. Comments/Legal ESS
Room 3060
Federal Deposit Insurance Corporation
500 17th Street, NW
Washington, DC 20429

Re: Request to Testify at Hearing on Wal-Mart Stores, Inc.
FDIC Application #20051977

I request permission to testify at the FDIC's hearing in Washington, DC on the application of Wal-Mart Stores, Inc. for an Industrial Loan Company charter. My testimony will be on behalf of myself and the Economic Policy Institute (EPI).

EPI is a non-partisan research institute devoted to improving the economic well-being of working people.

As requested, the contact information for me and for EPI is:

Randall Dodd
1333 H Street, NW
Suite 300 – East Tower
Washington, DC 20005
(202) 533-2588
rdodd@financialpolicy.org

Thank you for scheduling this public hearing and for your attention to this request

Sincerely,

Randall Dodd